

representative of said trader; a user terminal; and a local communications link provided between said user terminal and said trader terminal. An order for goods and/or services of the trader is initiated by transmitting a data request for billing information over said link, using a message protocol, from the user terminal to be received by the trader terminal. The user terminal receives and processes user information representative of the user, and receives and processes said billing information via the link in response to the request. A communications network having links independent of the local communication link enables the user terminal to communicate with a service provider. The user terminal transmits the billing information and the user information to the service provider as the order over the communications network; and the service provider automatically facilitates transfers funds of the user to the trader under the authorization of the user to effect a financial transaction between the user and the trader and ordering of the goods and/or services.

The Gorog *et al.* system is bill paying system wherein an individual at the financial transaction terminal ("FTT") receives a bill to be paid and directs a financial transaction computer system ("FTCS") to make the payments. There is no discussion of where or how the bill gets to the FTT. This is a bill paying system. The information provided to the FTT is not based on a request by the FTT. Also the system assumes that an order has already been placed and the goods delivered. Thus it does not meet the limitations of the present claims.

Colvin Sr. system as the title indicates is "A public network merchandising." As indicated in the Abstract, it is "A system for conducting commerce over a large public network such as the Internet. The system facilitates communication between a merchant, customer and a bank or credit card processor." As indicated in the paragraph in column 3 beginning on line 10, customer selects the goods from the merchant, downloads the information and merges with information saved locally on the customer's computer. The customer then sends the information along with shipping address back to the merchant. Credit card information from the customer is sent directly to the money processor. Thus, in this system, the order is placed with the merchant and the credit card information is sent to money processor. In column 4 beginning in line 24 it states that "The merchant has direct communication path 8 to the money processor server system 4 and a direct path 6 to the customer 2, which paths are preferably over the Internet." Thus, Colvin Sr. system has a single communication network with various links and there is no local communication link between the customer and the merchant which are outside the links within the Internet.

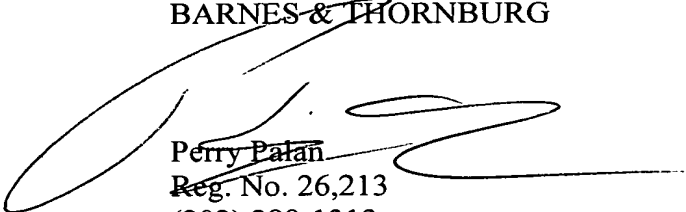
Thus, the combination of Gorog *et al.* and Colvin Sr., even if it was obvious to make the combination, would not produce the present claimed invention. Thus the claims of the present application are allowable over these two references.

An earnest attempt has been made to respond to the Examiner's rejections to place the application in condition for allowance. Upon review of the arguments, it will be evident that Claims 1-58 are allowable over the art of record. Thus, passage of this case to issue is respectfully solicited.

It is respectfully requested that, if necessary to effect a timely response, this paper be considered as a Petition for an Extension of Time sufficient to effect a timely response and shortages in other fees be charged, or any overpayment in fees be credited, to the Account of Barnes & Thornburg, Deposit Account No. 02-1010 (663/35631).

Respectfully submitted,

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Enclosure